



# इंडियन रेलवे फाइनेंस कॉरपोरेशन लिमिटेड

(भारत सरकार का उपक्रम) (सी आई एन : L65910DL1986GOI026363)

पंजीकृत कार्यालय : रूम नं. 1316 & 1349, तीसरी मंजिल, दि अशोक, डिप्लोमैटिक एन्क्लेव 50-बी, चाणक्यपुरी, नई दिल्ली-110021  
दूरभाष : 011-24100385

## INDIAN RAILWAY FINANCE CORPORATION LTD.

(A Government of India Enterprise) (CIN : L65910DL1986GOI026363)

Regd. Office : Room Nos. 1316 – 1349, 3rd Floor, The Ashok, Diplomatic Enclave:- 50-B, Chanakyapuri, New Delhi-110021

Phone : 011-24100385, E-mail : info@irfc.nic.in, Website : www.irfc.nic.in

No.: IRFC/Bonds/Trustee/Indian bank/2022

Date: May 11, 2022

Asstt. General Manager,  
Indian Bank,  
New Delhi Main Branch,  
G-41, Connaught Circus,  
New Delhi-110001

### Part I (General Requirement)

In compliance with various disclosure requirements provided under Debenture Trust Deed entered into between yourselves and Indian Bank. We also refer to the applicable provisions of 'Companies Act, 2013', 'Companies (Share Capital and Debenture) Rules 2014', 'SEBI (Issue and Listing of Non-Convertible Securities) 2021', 'SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and 'SEBI (Debenture Trustee) Regulations 1993', as amended from time to time. Request you to provide the following details:

Sr. No.	Particulars	Issue No. 1
1	Issue Size (Rs. in crore)	Refer Annexure 'Y'
2	Public/Rights/Private Placed	Refer Annexure 'Y'
3	Listed/Unlisted	Refer Annexure 'Y'
4	Secured/Unsecured	Refer Annexure 'Y'
5	Credit Rating as on date state, revision if any and immediate previous ratings	No change in rating
6	Date of Opening of Issue	Complied
7	Date of Closure of Issue	Complied
8	Date of Allotment	Refer Annexure 'Y'
9	Date of Dispatch of Bonds/Debentures/Credit of Bonds/Debentures to Bond/Debenture Holder's Demat Account	On Date of Allotment of the Bonds
10	CDSL/NSDL Letters to be Provided	Already provided
11	Date of Execution of Debenture Trustee Agreement	Complied
12	Date of Execution of Trust Deed	Complied
13	Date of Registration with ROC (ROC Certificate to be provided)	No Secured Bonds were issued during the quarter ended March 31, 2022
14	Form GNL 2, PAS 3 along with Information Memorandum/SDD/ PAS 4 and PAS 5 along with challan filed with the Registrar of Companies. Confirmation the said filing has been done within 30 days from the date of Information Memorandum.	Complied



15	Form PAS 5 along with Information Memorandum filed with SEBI along with acknowledgement receipt. Confirmation the said filing has been done within 30 days from the date of Information Memorandum.	Complied
16	Form MGT14 in respect of the shareholder and board resolution for issue of debentures along with challan filed with Registrar of Companies	Complied
17	Please attached an updated list of Debenture holders registered in the Register of Debenture Holders including Issue size, Name(s) of Debenture Holder, Address, Contact No. and email ID. In case no complaints have been received, a confirmation thereof.	Provided by RTA to the trustee on monthly basis.
18	<b>Details of complaints/grievances</b>	
	Complaints/Grievances pending for the previous quarter	NIL
	Complaints/Grievances pending for the current quarter	508
	Resolved/Unresolved	508
	No. of complaints pending at the end of Quarter (for more than 30 days)	NIL
	<b>Reason and Steps taken to resolve the pending complaints (if pending beyond 30 days of receipt of grievance)</b>	
19	<b>Security and Insurance (Refer Note -1)</b>	NA, No secured bonds issued during the quarter.
a	The assets of the Company and of the guarantors, if any, which are available by way of security/cashflows/profits are sufficient to discharge the claims of the debenture holders as and when they become due and that such assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders (Furnished Yes/No)	
b	All the Insurance policies obtained are valid, enforceable and cover the risks as required under the Information Memorandum/Debenture Trust Deed and are endorsed in favour of Debenture Trustee as 'Loss Payee'. The premium in respect of the following insurance policies have been paid.	
	Policy No.	
	Coverage (Rs.)	
	Period & expiry date	
	Status of Endorsement	
20	<b>Statutory Confirmation by the issuer (As per Annexure B)</b>	
<b>Copies of the following information/documents (to be attached):-</b>		
21	Asset cover Certificate along with the details to be certified by the external agency appointed by SBICAP Trustee Company Limited (Note 2) (As per Annexure A)	Annexure 'A' to be shared shortly
i.	Asset cover ratio Required	Annexure 'A' to be shared shortly
ii.	Asset cover ratio maintained	Annexure 'A' to be shared shortly
22	A statement of value of pledged securities- - <i>If Applicable, please furnish CA Certificate external agency appointed by SBICAP Trustee Company Limited for total value of pledge share as required under DTD/Share Pledge agreement/IM Along with the Demat statement and PMR) (Note -3)</i>	NA
23	A statement of value of Debt Service Reserve Account or any other form of security --to be certified by the external agency appointed by SBICAP Trustee Company Limited (Note -4)	NA






24	Net worth certificate of personal guarantors [if any] --to be certified by the external agency appointed by SBICAP Trustee Company Limited ( <b>Note -5</b> )	NA
25	Financials/value of corporate guarantor [If any] prepared on basis of audited financial statement etc. of the guarantors - to be certified by the external agency appointed by SBICAP Trustee Company Limited ( <b>Note -6</b> )	NA
26	Valuation report and title search report for immovable and movable secured assets -to be certified by the external agency appointed by SBICAP Trustee Company Limited ( <b>Note -7</b> )	NA
27	A one-time certificate from the statutory auditor of the Company with respect to the use of the proceeds raised through the issue of Debentures as and when such proceeds have been completely deployed toward the proposed end-uses: 1) Periodical reports from lead bank regarding progress of the Project (i) In respect of utilization of funds during the implementation period of the project.	Annexure 'C' to be shared shortly

### Notes

<b>Note 1</b>	Applicable for Secured Debentures
<b>Note 2</b>	To be submitted within <b>45 days from the end of each quarter</b> in the format as provided under Annexure A of the SEBI Circular, bearing reference number SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020/230 dated 12.11.2020 (Applicable in case Secured Non-convertible Securities).
<b>Note 3-4</b>	To be submitted within <b>45 days from the end of each quarter</b> as per the SEBI Circular, bearing reference number SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020/230 dated 12.11.2020 (Applicable in case Secured Non-convertible Securities).
<b>Note 5</b>	To be submitted within <b>45 days from end of the second and fourth quarter</b> as per the SEBI Circular, bearing reference number SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020/230 dated 12.11.2020 (Applicable in case Secured Non-Convertible Securities).
<b>Note 6-7</b>	To be submitted within <b>45 days from end of each financial year</b> as per the SEBI Circular, bearing reference number SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020/230 dated 12.11.2020.

Thanking You,  
Yours Faithfully,

For and on behalf of,  
Indian Railway Finance Corporation Ltd.



(Rakhi Dua)  
Additional General Manager (Finance-II)

Encl: As stated







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### Annexure B

The Issuer hereby declares the following: (below points which are not applicable, please mark as NA)

1. There is no default in payment of interest and redemption and any other monies to the debenture holder/any other lender of the company.
2. There is no significant change in composition of Board of Directors.
3. All requisite information / documents indicated as per conditions precedent/subsequent in debenture document/s in respect of NCD are submitted from time to time (If not submitted details of the same)
4. There are no events or information or happenings which may have a bearing on the performance/operation of the Company, or there is no price sensitive information or any action as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that may affect the payment of interest or redemption of the Debentures.
5. Company has submitted the pre-authorisation as per SEBI Circular on Operational circular dated 10.08.2021 bearing reference no SEBI/HO/DDHS/P/CIR/2021/613 and if there is any change in the provided bank details same will be shared within 1 working day as specified in the said circular.
6. Company has complied with the provisions of Companies Act, Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, the listing agreement with stock exchange, trust deed and all other regulations issued by SEBI pertaining to debt issue from time to time.
7. Security Documents executed by the Company remain valid (including but not limited to the purpose of and as provided in Limitation Act 1963), subsisting and binding upon the Company
8. There is no Delay or Failure to create security (if any), with detailed reasons for delay or default in security creation and the timelines within which the same shall be created. **NA**
9. Any additional covenants of the issue (including side letters, accelerated payment clause, etc.) and status thereof has been furnished to Debenture Trustee/Debenture Holders
10. There is no amalgamation, demerger, merger or corporate restructuring or reconstruction scheme proposed by the Company.
11. There are no changes in the nature and conduct of the business by the Company.

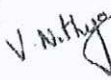


12. There is no Outstanding litigations, orders, directions, notices, of court/tribunal affecting, or likely to materially affect the interests of the Debenture Holders or the assets, mortgaged and charged under security creation documents, if any.
13. Proposals, if any placed before the board of directors for seeking alteration in the form or nature or rights or privileges of the Debentures or in the due dates on which interest or redemption are payable, if any. **No**
14. There are no events or information or happenings which may have a bearing on the performance/operation of the Company, or there is no price sensitive information or any action as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that may affect the payment of interest or redemption of the Debentures. **No**
15. Details of Corporate Debt Restructuring (if any); **No**.
16. Details of lenders/creditors joining or entering into Inter Creditor Agreement as per RBI guidelines, including all such information/ documents required to be submitted by the Company to the RBI on an annual basis in respect of such Financial Year, as applicable. **No**
17. Details of Fraud/defaults by promoter or key managerial personnel or by Issuer Company or arrest of key managerial personnel or promoter. **No**
18. Details of one-time settlement with any bank/Any other Creditor (if any). **No**
19. Details of Reference to Insolvency or a petition (if any) filed by any creditor. **No**
20. We confirm that a functional website containing, amongst others, Email address for grievance redressal and other relevant details and Name of the debenture trustees with full contact details is maintained by the Company. **Yes**
- All information and reports including compliance reports filed by the Company. **Yes**
  - The information, report, notices, call letters, circulars, proceedings, etc., concerning non-convertible securities. **Yes**

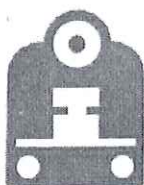
Thanking You,  
Yours faithfully,

For and on behalf of,  
Indian Railway Finance Corporation Ltd.

  
(Rakhi Dua)  
Additional General Manager (Finance – II)  
Encl: As stated







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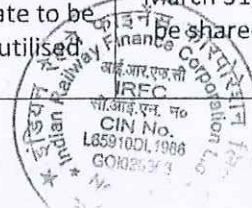
Phone : 011-24100385, E-mail : info@irfc.nic.in, Website : www.irfc.nic.in

### Part II (LODR Requirement)

Sr. No.	Particulars	Issue No.1 (ISIN)
1	ISIN (All outstanding ISINs as on 31 <sup>st</sup> March 2022)	Refer Annexure 'Y'
2	Un-audited or audited financial results for the Quarter ended 31 <sup>st</sup> March 2022, signed by Statutory Auditor. [*In case of issuers whose accounts are audited by the Comptroller and Auditor General of India; the report shall be provided by any Practicing Chartered Accountant.] Confirmation of Half-yearly results shall be taken on record by the Board of Directors and signed by the Managing Director / Executive Directors within 45 days from the end of Quarter. [Note: Refer regulation 52 of SEBI LODR]	Results for the half year ended March 31, 2022 will be shared shortly
3	Value of book debts / receivables certified by the statutory auditor [Note -10]	NA
4	Please specify purpose of utilization of Proceeds (deviations, if any) [Note -11]	Refer Annexure 'D'
5	Debt-equity ratio	To be provided shortly
6	Debt Service Coverage Ratio [Not applicable to Banks or /NBFCs/ Housing Finance Companies registered with the Reserve Bank of India.]	NA
7	Interest Service Coverage Ratio [Not applicable to Banks //NBFCs/ Housing Finance Companies registered with the Reserve Bank of India.]	NA
8	Debenture Redemption Reserve (DRR) and Debenture Redemption Fund (DRF); (Table A)	Refer Table 'A'
9	Net worth of the company	To be provided shortly
10	Net profit after tax	To be provided shortly
11	Earnings per share	To be provided shortly
12	Current ratio	NA
13	Long term debt to working capital	NA
14	Bad debts to Account receivable ratio	NA
15	Current liability ratio	NA
16	Total debts to total assets	To be provided shortly
17	Debtors' turnover	NA
18	Inventory turnover	NA
19	Operating margin (%)	To be provided shortly
20	Net profit margin (%)	To be provided shortly
21	Sector specific equivalent ratios, as applicable	
22	Please confirm the Status of compliance with the covenants of the Offer Document/Information Memorandum /Debenture Trustee Deed etc.	Complied
23	A copy of the Statement indicating the utilization of issue proceeds of non-convertible securities on quarterly basis along with the acknowledgement from	Annexure A to be shared shortly



	the Stock Exchange. (The same shall be submitted to STCL within forty – five days from the end of each quarter till the time the issue proceeds have been fully utilised or the purpose for which these proceeds were raised has been achieved.	
24	In case of any material deviation in the use of proceeds as compared to the objects of the issue, the same shall be indicated as per <b>Annexure D</b>	Refer Annexure 'D'
25	Details of Recovery Expense Fund ( <b>Table B</b> )	Refer Table 'B'
26	Details of Accounts/funds to be maintained in case of Municipal Debt Securities – Applicable for Municipal Bonds ( <b>Table C</b> )	NA
27	Financials/value of guarantor prepared on basis of audited financial statement etc. of the Guarantor (secured by way of corporate guarantee)	NA
28	Security in terms of Information Memorandum/Debenture Trust Deed created within due date (Yes/No)	NA. No Secured Bonds were issued during the half year ended March 31, 2022
29	Details of pending security (if any) - (Yes or No)	NA
30	Reasons for delay (waiver if any) - (Yes or No)	NA
31	<b>Please provide Certificate of confirmation from Authorised Representative of the Company for the below and specify Yes/No for the same and dates as applicable:</b>	Copy of certificate as submitted under Reg 57(4) and Reg 57(5) of SEBI LODR is enclosed.
(i)	Due date (s) for the payment of interest/principal (falling in the previous half-year)	
	Payment of interest/principal on due date (Yes/No)	
	Reasons for delay (if any)	
	<b>Please provide Certificate of confirmation from Authorised Representative of the Company and specify dates and reason for the below:</b>	Copy of certificate as submitted under Reg 57(4) of SEBI LODR is enclosed.
	Due date (s) for the payment of interest/principal (falling in the forthcoming half-year)	
	Reasons for change (if any)	
	<b>Please provide certificates/undertaking for below mentioned points:</b>	
	The audited financial results, along with the statutory auditor's report, the directors annual report, profit and loss accounts, balance sheets (Audited Results) - [ <b>NOTE -12</b> ]	Annual Report for the Financial Year ended March 31, 2022 will be shared shortly
32	Certified true copy of the letter submitted to the stock exchange in terms of Reg. 54(2) of the SEBI (Listing Obligations and Disclosure Requirements) 2015 - <b>Letter to Stock Exchange</b>	Results of half year ended March 31, 2022 will be shared shortly
<b>Part II</b>	<b>Information to be submitted to the Debenture Trustee (Regulation 56)</b>	
33	A copy of the annual report at the same time as it is issued along with <b>a copy of certificate from the auditors in respect of utilisation of funds during the implementation period of the project for which the funds have been raised:</b> In case of debentures issued for financing working capital or general corporate purposes or for capital raising purposes the copy of the auditor's certificate to be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved.	Annual Report for the Financial Year ended March 31, 2022 will be shared shortly





	A copy of all notices, resolutions and circulars relating to-	Complied
34	(i) New issue of non-convertible debt securities at the same time as they are sent to shareholders/ holders of non-convertible debt securities. (ii) The meetings of holders of non-convertible debt securities at the same time as they are sent to the holders of non-convertible debt securities or advertised in the media including those relating to proceedings of the meetings;	
	<b>Intimations regarding:</b>	Complied
35	(i) Any revision in the rating. (ii) Any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities. (iii) Failure to create charge on the assets. (iv) All covenants of the issue (including side letters, accelerated payment clause, etc.)	
36	A half-yearly certificate regarding maintenance of hundred percent asset cover or Higher asset cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, including compliance with all the covenants, in respect of listed non-convertible debt securities, <b>by the statutory auditor</b> , along with the financial results, as per <b>Annexure C (the submission of half yearly certificate is not applicable where bonds are secured by a government guarantee)</b> . [Note – 14]	Annexure 'C' will be provided shortly
37	Disclose to the Debenture Trustee at the same time as it has intimated to the stock exchange, all material events and/or information as disclosed under regulation 51 of these regulations in so far as it relates to the interest, principal, issue and terms of non-convertible debt securities, rating, creation of charge on the assets, notices, resolutions and meetings of holders of non-convertible debt securities.	Complied
Part III	<b>Confirmation about the Information to be submitted to the Debenture holders (Regulation 58)</b>	
38	Soft copies of the full annual reports to all the holders of non-convertible securities who have registered their email address(es) either with the listed entity or with any depository; [NOTE - 13]	Complied
39	Hard copy of statement containing the salient features of all the documents, as specified in Section 136 of Companies Act, 2013 and rules made thereunder to those holders of non-convertible Securities who have not so registered	Complied
40	Hard copies of full annual reports to those holders of <b>Non-Convertible Securities</b> and, who request for the same	Complied
41	Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting [NOTE- 15]	No meeting held
42	Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution [NOTE-16]	No meeting held





**Notes:**

<b>Note – 10</b>	Where the debentures are secured by receivables/book debts <i>(to be provided on Half Yearly Basis)</i>
<b>Note - 11</b>	Enclose format for deviation and variation as per Annexure 'D' to the SEBI circular (SEBI/HO/DDHS/08/2020 dated January 17, 2020.) In case the debentures are issued for financing working capital to be submitted at end of each financial year. The said format is also attached hereunder as Appendix. [Refer Annexure D] <i>(to be provided on Half Yearly Basis)</i>
<b>Note – 12</b>	This is an annual requirement, thus to be included as per the FY followed by the issuer company
<b>Note – 13</b>	Regulation 58 (1)(a) of LODR
<b>Note – 14</b>	Regulation 56(1)(d) of SEBI LODR [Refer Annexure C] <i>(to be provided on Half Yearly Basis)</i>
<b>Note – 15</b>	Regulation 58 (2) of LODR
<b>Note – 16</b>	Regulation 58 (3) of LODR
<b>Note - 17</b>	As per SEBI Circular Dated November 12, 2020, bearing reference No. SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020/230

**Table A**

**1. Details of Debenture Redemption Reserve (If applicable):**

Series / Tranche	Amount of issue Rs. (In Cr.)	DRR required to be created Rs. (In Cr.)	DRR created up to 31.03.2022 Rs. (In Cr.)	Funds invested for debentures maturing during the year
NA				

**2. Details of Debenture Reserve Fund (DRF) for debentures maturing during 2022-23:  
(If applicable)**

Rs. (In Cr.)							
Series / Tranche	ISIN	Date of maturity during 2022-23	Amount of maturity during 2022-23 Rs. (In Cr.)	DRF required to be invested Rs. (In Cr.)	DRF created and invested Rs. (In Cr.)	Method of DRF invested or deposited	Remarks on Deficiency in DRF if any.
86	INE053F07561	19-02-2023	2814.48	422.17	422.17	Invested in FD	NA
87	INE053F07587	23-03-2023	165.17	24.78	24.78	Invested in FD	NA





**Table B**

**3. Details of Recovery Expense Fund**

Rs. (In Cr.)

Sr. No.	Name of the Listed Entity (including ISINs)	Type of Issue (Public/ Privately Placed)	Issue Size	Size/ Value of recovery fund maintained	Any addition in the Recovery Expense fund during the quarter	Details of usage of the funds, if any, during the quarter	Additional Remarks	Date of creation of REF
1.	Indian Railway Finance Corporation Limited	The bonds issued in the quarter ended March 31, 2022 are privately placed	Refer Annexure 'X'	Rs. 25,00,000	No	No	-	-

**Table C**

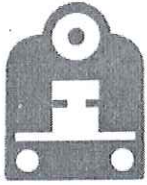
**4. Accounts/ funds to be maintained in case of Municipal Debt Securities (if Applicable)**

Rs. (In Cr.)

Sr. No.	Name of the Listed Entity	Type of Issue (Public/ Privately Placed)	Issue Size	Size/ Value of Fund/account maintained			Action taken by debenture trustee, if any (in case of shortfall etc.)
				No lien escrow account	Interest payment account	Sinking fund account	
NA							







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### Annexure D

#### Appendix

#### Statement of Deviation or Variation

Name of listed entity	Indian Railway Finance Corporation Limited
Mode of Fund Raising	Private Placement
Type of instrument	Non-Convertible Debentures
Date of Raising Funds	Refer Annexure 'Y'
Amount Raised	Refer Annexure 'Y'
Report filed for half year ended	March 31, 2022
Is there a Deviation / Variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the Deviation / Variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation, in the following table:	NA

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
NA						

Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

Thanking You,  
Yours faithfully,

For and on behalf of,  
Indian Railway Finance Corporation Ltd.

(Rakhi Dua)

Additional General Manager (Finance) – II

Encl: As stated

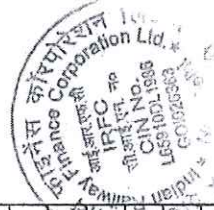




INDIAN RAILWAY FINANCE CORPORATION LTD.

Annexure Y

SLNO	ISIN_CODE	SERIES	Pvt/Public	Listed/ Unlisted	Secured/ Unsecured	Date of Allotment	Maturity Date	Rate of Int	Outstanding amount as on March 31, 2022 (Rs. in million)
1	INE053F09EL2	53C	Pvt	Listed	Secured	29-Nov-2006	29-Nov-2026	8.75	4,100.00
2	INE053F09EN8	54A	Pvt	Listed	Secured	07-Jun-2007	07-Jun-2022	9.95	1,500.00
3	INE053F09EO6	54B	Pvt	Listed	Secured	07-Jun-2007	07-Jun-2027	10.04	3,200.00
4	INE053F09FD6	55O	Pvt	Listed	Secured	07-Jun-2007	07-Jun-2022	9.86	330.00
5	INE053F09FI5	57	Pvt	Listed	Secured	28-Sep-2007	28-Sep-2022	9.66	2,000.00
6	INE053F09FK1	58A	Pvt	Listed	Secured	29-Oct-2007	29-Oct-2022	9.20	5,000.00
7	INE053F09FP0	61A	Pvt	Listed	Secured	11-Sep-2008	11-Sep-2023	10.70	6,150.00
8	INE053F09FS4	62B	Pvt	Listed	Secured	26-Dec-2008	26-Dec-2023	8.50	2,850.00
9	INE053F09FV8	63B	Pvt	Listed	Secured	15-Jan-2009	15-Jan-2024	8.65	3,150.00
10	INE053F09GL7	65M	Pvt	Listed	Secured	27-Apr-2009	27-Apr-2022	8.20	600.00
11	INE053F09GM5	65N	Pvt	Listed	Secured	27-Apr-2009	27-Apr-2023	8.20	600.00
12	INE053F09GN3	65O	Pvt	Listed	Secured	27-Apr-2009	27-Apr-2024	8.20	600.00
13	INE053F09GQ6	67 A	Pvt	Listed	Secured	03-Feb-2010	03-Feb-2025	8.65	2,000.00
14	INE053F09GR4	67 B	Pvt	Listed	Secured	03-Feb-2010	03-Feb-2030	8.80	3,850.00
15	INE053F09GV6	69	Pvt	Listed	Secured	10-Mar-2010	10-Mar-2025	8.95	6,000.00
16	INE053F09GX2	70AA	Pvt	Listed	Secured	04-May-2010	04-May-2030	8.79	14,100.00
17	INE053F09GY0	70A	Pvt	Listed	Secured	04-May-2010	04-May-2031	8.72	150.00
18	INE053F09GZ7	70B	Pvt	Listed	Secured	04-May-2010	04-May-2032	8.72	150.00
19	INE053F09HA8	70C	Pvt	Listed	Secured	04-May-2010	04-May-2033	8.72	150.00
20	INE053F09HB6	70D	Pvt	Listed	Secured	04-May-2010	04-May-2034	8.72	150.00
21	INE053F09HC4	70E	Pvt	Listed	Secured	04-May-2010	04-May-2035	8.72	150.00
22	INE053F09HD2	71A	Pvt	Listed	Secured	14-May-2010	14-May-2031	8.83	2,200.00
23	INE053F09HE0	71B	Pvt	Listed	Secured	14-May-2010	14-May-2032	8.83	2,200.00
24	INE053F09HF7	71C	Pvt	Listed	Secured	14-May-2010	14-May-2033	8.83	2,200.00
25	INE053F09HG5	71D	Pvt	Listed	Secured	14-May-2010	14-May-2034	8.83	2,200.00
26	INE053F09HH3	71E	Pvt	Listed	Secured	14-May-2010	14-May-2035	8.83	2,200.00



*Handwritten signature and date: 14.11.2022*



SLNO	ISIN_CODE	SERIES	Pvt/Public	Listed/ Unlisted	Secured/ Unsecured	Date of Allotment	Maturity Date	Rate of Int	Outstanding amount as on March 31, 2022 (Rs. in million)
27	INE053F09HM3	74	Pvt	Listed	Secured	29-Mar-2011	29-Mar-2026	9.09	10,760.00
28	INE053F09HN1	75	Pvt	Listed	Secured	31-Mar-2011	31-Mar-2026	9.09	1,500.00
29	INE053F09HP6	76 A	Pvt	Listed	Secured	10-May-2011	10-May-2026	9.33	2,550.00
30	INE053F09HQ4	76B	Pvt	Listed	Secured	10-May-2011	10-May-2031	9.47	9,950.00
31	INE053F09HU6	79A	Pvt	Listed	Secured	08-Nov-2011	08-Nov-2026	7.77	1,915.10
32	INE053F07538	80 A	Public	Listed	Secured	23-Feb-2012	23-Feb-2027	8.10/8.30	30,956.52
Total Outstanding									1,25,411.62

V.N.N.  
Koradi



**INDIAN RAILWAY FINANCE CORPORATION LTD.**

(A Government of India Enterprise) (CIN : L65910DL1986GOI026363)

Regd. Office: Room Nos. 1316 - 1349, 3rd Floor, Hotel The Ashok, Diplomatic Enclave,

50-B, Chanakypuri, New Delhi – 110021, Phone: 011-24100385

E-mail: info@irfc.nic.in, Website: www.irfc.nic.in

No.: IRFC/Bonds/Q4/2021

Dated: 23<sup>rd</sup> December, 2021

The Managing Director, National Stock Exchange of India Ltd., "Exchange Plaza", Bandra-kurla Complex, Bandra (E), Mumbai – 400051	The Managing Director, BSE Ltd., Mumbai – 400 051
--	---

Dear Sir/ Madam,

**Sub: Intimation under Regulation 57 (4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In pursuance to Regulation 57 (4) of SEBI (Listing Obligations and Disclosure Requirements) (Fifth Amendment) Regulations, 2015 please find below the interest payment/ redemption details for the quarter ending March, 2022.

S. No.	ISIN	Series	Date of Payment	Nature of Payment
1	INE053F07520	80	23.02.2022	Redemption cum Interest Payment

Request you to kindly take note of the above.

Thanking You

Yours faithfully

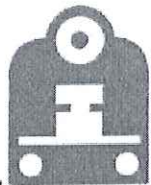
For Indian Railway Finance Corporation Limited

*Rakhi Dua*  
23/12/21

(Rakhi Dua)

Addl. General Manager (Finance)-II





# इंडियन रेलवे फाइनेंस कॉर्पोरेशन लिमिटेड

(भारत सरकार का उपक्रम) (सी आई एन : L65910DL1986GOI026363)

पंजीकृत कार्यालय : रूम नं. 1316 & 1349, तीसरी मंजिल, दि अशोक, डिप्लोमैटिक एन्क्लेव 50-बी, चाणक्यपुरी, नई दिल्ली-110021

दूरभाष : 011-24100385

## INDIAN RAILWAY FINANCE CORPORATION LTD.

(A Government of India Enterprise) (CIN : L65910DL1986GOI026363)

Regd. Office : Room Nos. 1316 – 1349, 3rd Floor, The Ashok, Diplomatic Enclave:- 50-B, Chanakyapuri, New Delhi-110021

Phone : 011-24100385, E-mail : info@irfc.nic.in, Website : www.irfc.nic.in

No.: IRFC/Bonds/Q4/2021-22

Date: April 04, 2022

The Managing Director,  
National Stock Exchange of India Ltd.,  
"Exchange Plaza",  
Bandra-kurla Complex,  
Bandra (E), Mumbai – 400051

The Managing Director,  
BSE Ltd.,  
25th Floor, P.J. Towers,  
Dalal Street, Fort,  
Mumbai – 400 001

Dear Sir/ Madam,

**Sub: Intimation under Regulation 57(5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In pursuance to Regulation 57 (5) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find below the interest payment/ redemption details for the quarter ended March 31, 2022.

S. No.	ISIN	Series	Date of Payment	Nature of Payment	Amount (in Rs.)
1	INE053F07520	80	23.02.2022	Redemption cum Interest Payment	32,645,210,889.00

Request you to kindly take note of the above.

Thanking You  
Yours faithfully

For Indian Railway Finance Corporation Limited

*Rakhi Dua*  
4/4/22  
(Rakhi Dua)

Addl. General Manager (Finance)-II

*V. Nitya*

R/KCPL/IRFC/IG Report/01.01.2022 TO 31.03.2022  
6<sup>th</sup> April 2022

Indian Railway Finance Corporation Limited  
Room No. 1316-1349,  
3rd Floor, Hotel The Ashok,  
Diplomatic Enclave,  
50-B, Chankyapuri,  
New Delhi-110021

Dear Sir,

**Sub : Investors Grievances Report**

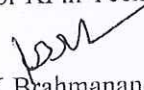
Please find listed below details of the bondholder complaints / received and redressed at our end during the period from **01.01.2022 TO 31.03.2022**

Bondholders Complaints	No. of complaints
Total bondholders complaints pending at the beginning	NIL
Total bondholders complaints received through correspondence	508
Total complaints received from the SEBI during the period	0
Total complaints resolved / replied during the period	508
Total bondholders complaints pending at the end	NIL

Average time taken to resolve the complaint is 7 days. This is for your information

Thanking you, Yours faithfully,

Yours faithfully,  
for KFin Technologies Limited

  
K Brahmanandam  
Dy Manager

**KFin Technologies Limited**

(Incorporated as KFin Technologies Private Limited)

**Registered & Corporate Office:**

Salemam, Tower B, Plot No. 31 & 32, Financial District, Nanakramguda,  
Serilingampally Hyderabad Rangareddi, Telangana – 500032, India

CIN: U72400TG2017PLC117649





# KBDS & CO.

CHARTERED ACCOUNTANTS

G-4/4, First Floor, Sector-16, Rohini  
(Opposite Jain Bharti Model School)  
Mobile: +91-9312271440, +91-  
9555071440 Phone: +91-11-27882573  
Email: kbdsandco@gmail.com

## TO WHOMSOEVER IT MAY CONCERN

Based on the examination of books of accounts and other relevant records/documents of **Indian Railway Finance Corporation Limited ("Listed Entity")** having its registered office at Room Nos. 1316 - 1349, 3rd Floor, Hotel The Ashok, Diplomatic Enclave, 50-B, Chanakyapuri, New Delhi - 110021, we hereby certify that:

- a) The listed entity has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:

ISIN	Private Issue	Placement/Public	Secured/ Unsecured	Sanctioned Amount
<i>Refer 'Annexure I'</i>				

- b) Asset Cover for listed debt securities:

- The financial information as on 31-03-2022 has been extracted from the books of accounts for the period ended 31-03-2022 and other relevant records of the listed entity;
- The assets of the listed entity in respect of secured lending provide coverage of 1.53 times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed (calculation as per statement of asset cover ratio for the Secured debt securities - table - I)
- After maintaining the asset coverage as required for secured lending, the surplus assets have been allocated to the unsecured lenders. After this allocation, the total assets of the listed entity in respect of unsecured lending provide coverage of 1.31 times of the principal, (calculation as per statement of asset coverage ratio available for the unsecured debt securities - table - II) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations).

**Table - I:**

Sr. No.	Particulars		Amount (Rs. in Millions)
i.	Total assets available for secured Debt Securities' - (secured by pari passu charge on assets) (mention the share of Debt Securities' charge holders)	A	4,241,033.52
	□ Property Plant & Equipment (Fixed assets) - movable/immovable property etc.		NA
	□ Loans /advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc.		NA
	□ Receivables including interest accrued on Term loan/ Debt Securities etc		4,241,033.52
	□ Investment(s)		NA
	□ Cash and cash equivalents and other current/ non-current assets		NA

ii.	Total borrowing through issue of secured Debt Securities (secured by pari passu charge on assets)	B	2,768,387.26
	□ Debt Securities (Provide details as per table below)		2,707,200.50
	□ IND - AS adjustment for effective Interest rate on secured Debt Securities		773.33
	□ Interest accrued/payable on secured Debt Securities		60,413.43
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/information memorandum/ debenture trust deed)	A/B	1.53*

*\*Value of assets required for maintaining asset cover as prescribed is Rs.2,798,637.73 million as against the total assets available Rs. 4,241,033.52 million. After allocating surplus assets of Rs.1,442,395.79 million to the unsecured lenders, the asset coverage ratio for secured lenders would be 1.01:1.*

#### ISIN wise details

S.No.	ISIN	Facility	Type of charge	Sanctioned Amount	Outstanding Amount As on 31-03-2022	Cover Required	Assets Required
Refer 'Annexure I'							

Table - II

S.No.	Particulars		Amount (Rs. in Millions)
i.	Net assets of the listed entity available for unsecured lenders (Property Plant& Equipment (excluding intangible assets and prepaid expenses) + Investments + Cash & Bank Balances + Other current/ non-current assets excluding deferred tax assets (-) Total assets available for secured lenders/creditors on pari passu/exclusive charge basis under the above heads (-) unsecured current/ non-current liabilities (-) interest accrued/ payable on unsecured borrowings)		113,509.49
ii.	Surplus assets available for unsecured lenders after maintaining asset cover ratio of 100% for secured lenders		1,442,395.79
	Total Assets available	A	1,555,905.28
iii.	Total Borrowings (unsecured)	B	1,187,570.67
	□ Term loan		-
	□ Non-convertible Debt Securities		450,380.56
	□ Unsecured Short-TermLoan		79,067.38
	□ Other Borrowings		647,517.75
	□ IND - AS adjustment for effective Interest rate on unsecured borrowings		10,604.98
iv	Assets Coverage Ratio (100% or higher as per the terms of Offer Document/Information Memorandum/ Debenture Trust Deed)	(A/B)	1.31





c) We further hereby certify that:

- i. We have examined the compliances made by the listed entity in respect of the covenants/terms of the issue of the listed debt securities (NCD's) and certify that such covenants/terms of the issue have been complied by the listed entity.
- ii. During the period ended 31.03.2022, Taxable, unsecured, listed bonds of Rs.198,479 million were raised by the listed entity by way of Private Placement and were utilised for the purpose for which it was raised.

For KBDS & Co.  
Chartered Accountants  
FRN: 323288E

*D Singh*



(CA Dashrath Kumar Singh)  
Partner

Membership No.: 060030

UDIN: 22060030AJK-QCX2548

Place: New Delhi

Date: 23.05.2022

## Annexure 1 - Details of Bonds as on 31.03.2022

S. No.	Series No.	ISIN	Private Placement/ Public Issue	Secured/ unsecured	Facility	Type of charge	Sanctioned amount (Rs. In Millions)	Outstanding amount as on 31st March, 2022 (Rs. In Millions)	Cover required	Assets required
1	53C	INE053F09EL2	PVT	Secured	Non-Convertible Bonds in the nature of Debentures	Pari-passu	4,100.00	4,265.12	1 time of the outstanding amount of Bonds	4,265.12
2	54A	INE053F09EN8	PVT	Secured	-do-	-do-	1,500.00	1,568.70	-do-	1,568.70
3	54B	INE053F09EO6	PVT	Secured	-do-	-do-	3,200.00	3,347.88	-do-	3,347.88
4	55O	INE053F09FD6	PVT	Secured	-do-	-do-	330.00	344.98	-do-	344.98
5	57	INE053F09FI5	PVT	Secured	-do-	-do-	10,000.00	2,088.92	1.25 of the outstanding amount of Bonds	2,611.16
6	58A	INE053F09FK1	PVT	Secured	-do-	-do-	5,000.00	5,211.73	-do-	6,514.66
7	61A	INE053F09FP0	PVT	Secured	-do-	-do-	6,150.00	6,452.88	-do-	8,066.10
8	62B	INE053F09FS4	PVT	Secured	-do-	-do-	2,850.00	2,961.50	-do-	3,701.88
9	63B	INE053F09FV8	PVT	Secured	-do-	-do-	3,150.00	3,275.41	-do-	4,094.27
10	65M	INE053F09GL7	PVT	Secured	-do-	-do-	600.00	622.65	-do-	778.31
11	65N	INE053F09GM5	PVT	Secured	-do-	-do-	600.00	622.65	-do-	778.31
12	65O	INE053F09GN3	PVT	Secured	-do-	-do-	600.00	622.65	-do-	778.31
13	67 A	INE053F09GQ6	PVT	Secured	-do-	-do-	2,000.00	2,079.63	-do-	2,599.53
14	67 B	INE053F09GR4	PVT	Secured	-do-	-do-	3,850.00	4,005.94	-do-	5,007.43
15	69	INE053F09GV6	PVT	Secured	-do-	-do-	6,000.00	6,247.17	-do-	7,808.96
16	70AA	INE053F09GX2	PVT	Secured	-do-	-do-	14,100.00	14,670.46	-do-	18,338.07
17	70B	INE053F09GY0	PVT	Secured	-do-	-do-	150.00	156.02	-do-	195.03
18	70A	INE053F09GZ7	PVT	Secured	-do-	-do-	150.00	156.02	-do-	195.03
19	70C	INE053F09HA8	PVT	Secured	-do-	-do-	150.00	156.02	-do-	195.03
20	70D	INE053F09HB6	PVT	Secured	-do-	-do-	150.00	156.02	-do-	195.03
21	70E	INE053F09HC4	PVT	Secured	-do-	-do-	150.00	156.02	-do-	195.03
22	71A	INE053F09HD2	PVT	Secured	-do-	-do-	2,200.00	2,289.41	-do-	2,861.77
23	71B	INE053F09HE0	PVT	Secured	-do-	-do-	2,200.00	2,289.41	-do-	2,861.77
24	71C	INE053F09HF7	PVT	Secured	-do-	-do-	2,200.00	2,289.41	-do-	2,861.77
25	71D	INE053F09HG5	PVT	Secured	-do-	-do-	2,200.00	2,289.41	-do-	2,861.77
26	71E	INE053F09HH3	PVT	Secured	-do-	-do-	2,200.00	2,289.41	-do-	2,861.77
27	74	INE053F09HM3	PVT	Secured	-do-	-do-	2,200.00	2,289.41	-do-	2,861.77
28	75	INE053F09HN1	PVT	Secured	-do-	-do-	10,760.00	11,210.19	-do-	14,012.73
29	76A	INE053F09HP6	PVT	Secured	-do-	-do-	1,500.00	1,562.76	-do-	1,953.45
30	76B	INE053F09HQ4	PVT	Secured	-do-	-do-	2,550.00	2,659.51	-do-	3,324.38
							9,950.00	10,383.70	-do-	12,979.63



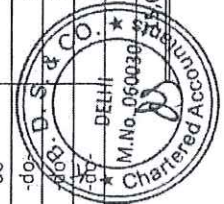


31	79A	INE053F09HU6	PVT	Secured	-do-	-do-	1,915.10	1,983.59	-do-	2,479.49
32	80A	INE053F07538	Public	Secured	-do-	-do-	30,956.52	32,113.39	-do-	40,141.74
33	81	INE053F09HV4	PVT	Secured	-do-	-do-	2,560.00	2,644.96	1 time of the outstanding amount of Bonds	2,644.96
34	81A	INE053F09HW2	PVT	Secured	-do-	-do-	567.00	689.66	-do-	689.66
35	82	INE053F09HX0	PVT	Secured	-do-	-do-	410.00	423.63	-do-	423.63
36	82 A	INE053F09HY8	PVT	Secured	-do-	-do-	300.00	310.19	-do-	310.19
37	83	INE053F09HZ5	PVT	Secured	-do-	-do-	300.00	309.97	-do-	309.97
38	83 A	INE053F09IA6	PVT	Secured	-do-	-do-	950.00	982.31	-do-	982.31
39	84	INE053F09IB4	PVT	Secured	-do-	-do-	4,999.00	5,165.13	-do-	5,165.13
40	85	INE053F09IC2	PVT	Secured	-do-	-do-	950.00	981.44	-do-	981.44
41	86	INE053F07561	Public	Secured	-do-	-do-	28,144.80	29,078.21	-do-	29,078.21
42	86 A	INE053F07579	Public	Secured	-do-	-do-	25,589.10	26,458.87	-do-	26,458.87
43	87	INE053F07587	Public	Secured	-do-	-do-	1,651.70	1,704.62	-do-	1,704.62
44	87 A	INE053F07595	Public	Secured	-do-	-do-	2,638.84	2,725.27	-do-	2,725.27
45	88	INE053F07603	PVT	Secured	-do-	-do-	11,000.00	11,934.04	-do-	11,934.04
46	89	INE053F07611	PVT	Secured	-do-	-do-	4,870.00	5,261.05	-do-	5,261.05
47	89A	INE053F07629	PVT	Secured	-do-	-do-	7,380.00	7,981.82	-do-	7,981.82
48	90	INE053F07637	PVT	Secured	-do-	-do-	570.00	615.77	-do-	615.77
49	90A	INE053F07645	PVT	Secured	-do-	-do-	550.00	594.85	-do-	594.85
50	91	INE053F07652	Public	Secured	-do-	-do-	17,783.21	19,190.63	-do-	19,190.63
51	91 A	INE053F07678	Public	Secured	-do-	-do-	5,262.55	5,690.68	-do-	5,690.68
52	92	INE053F07660	Public	Secured	-do-	-do-	10,901.87	11,782.50	-do-	11,782.50
53	92 A	INE053F07686	Public	Secured	-do-	-do-	6,883.59	7,454.04	-do-	7,454.04
54	93A	INE053F07694	PVT	Secured	-do-	-do-	16,500.00	17,856.64	-do-	17,856.64
55	94 A	INE053F07702	PVT	Secured	-do-	-do-	130.00	140.69	-do-	140.69
56	95	INE053F07710	Public	Secured	-do-	-do-	2,311.52	2,493.57	-do-	2,493.57
57	95 A	INE053F07736	Public	Secured	-do-	-do-	1,297.38	1,402.47	-do-	1,402.47
58	96	INE053F07728	Public	Secured	-do-	-do-	9,479.13	10,265.80	-do-	10,265.80
59	96 A	INE053F07744	Public	Secured	-do-	-do-	4,364.14	4,735.66	-do-	4,735.66
60	99	INE053F07777	PVT	Secured	-do-	-do-	11,390.00	12,177.53	-do-	12,177.53
61	100	INE053F07785	PVT	Secured	-do-	-do-	3,290.00	3,516.21	-do-	3,516.21
62	102	INE053F07793	Public	Secured	-do-	-do-	3,674.74	3,793.61	-do-	3,793.61
63	102 A	INE053F07827	Public	Secured	-do-	-do-	3,689.49	3,812.72	-do-	3,812.72
64	103	INE053F07801	Public	Secured	-do-	-do-	20,573.10	21,258.36	-do-	21,258.36
65	103 A	INE053F07835	Public	Secured	-do-	-do-	10,742.17	11,108.71	-do-	11,108.71
66	104	INE053F07819	Public	Secured	-do-	-do-	2,944.16	3,041.82	-do-	3,041.82
67	104 A	INE053F07843	Public	Secured	-do-	-do-	3,696.34	3,822.30	-do-	3,822.30
68	106	INE053F07868	PVT	Secured	-do-	-do-	10,500.00	10,838.21	-do-	10,838.21
69	107	INE053F07876	Public	Secured	-do-	-do-	485.97	501.63	-do-	501.63
70	107 A	INE053F07892	Public	Secured	-do-	-do-	1,907.14	1,970.62	-do-	1,970.62





71	108	INE053F07884	Public	Secured	-do-	-do-	10,163.76	10,505.55	-do-	10,505.55
72	108 A	INE053F07900	Public	Secured	-do-	-do-	11,943.13	12,355.38	-do-	12,355.38
73	118	INE053F07983	PVT	Secured	-do-	-do-	29,500.00	30,563.16	-do-	30,563.16
74	120	INE053F07AA7	PVT	Secured	-do-	-do-	22,000.00	23,584.60	-do-	23,584.60
75	121	INE053F07AB5	PVT	Secured	-do-	-do-	20,500.00	21,933.19	-do-	21,933.19
76	123	INE053F07AC3	PVT	Secured	-do-	-do-	17,450.00	18,680.02	-do-	18,680.02
77	124	INE053F07AD1	PVT	Secured	-do-	-do-	9,350.00	9,674.49	-do-	9,674.49
78	129	INE053F07AY7	PVT	Secured	-do-	-do-	30,000.00	31,166.79	-do-	31,166.79
79	130	INE053F07AZ4	PVT	Secured	-do-	-do-	28,454.00	29,554.12	-do-	29,554.12
80	131	INE053F07BA5	PVT	Secured	-do-	-do-	22,365.00	23,245.14	-do-	23,245.14
81	132	INE053F07BB3	PVT	Secured	-do-	-do-	25,000.00	25,949.32	-do-	25,949.32
82	133	INE053F07BC1	PVT	Secured	-do-	-do-	30,000.00	31,152.99	-do-	31,152.99
83	134	INE053F07BD9	PVT	Secured	-do-	-do-	30,000.00	31,146.08	-do-	31,146.08
84	135	INE053F07BE7	PVT	Secured	-do-	-do-	25,000.00	25,947.01	-do-	25,947.01
85	136	INE053F07BR9	PVT	Secured	-do-	-do-	30,000.00	32,293.52	-do-	32,293.52
86	138	INE053F07BS7	PVT	Secured	-do-	-do-	21,200.00	22,800.37	-do-	22,800.37
87	139	INE053F07BT5	PVT	Secured	-do-	-do-	24,556.00	26,336.51	-do-	26,336.51
88	140	INE053F07BU3	PVT	Secured	-do-	-do-	25,920.00	27,784.45	-do-	27,784.45
89	141	INE053F07BV1	PVT	Secured	-do-	-do-	21,070.00	22,585.59	-do-	22,585.59
90	142	INE053F07BW9	PVT	Secured	-do-	-do-	27,070.00	29,022.38	-do-	29,022.38
91	143	INE053F07BX7	PVT	Secured	-do-	-do-	24,549.00	25,402.09	-do-	25,402.09
92	144 -ETF	INE053F07BY5	PVT	Secured	-do-	-do-	15,800.00	16,349.06	-do-	16,349.06
93	145 -ETF	INE053F07BZ2	PVT	Secured	-do-	-do-	30,000.00	30,909.96	-do-	30,909.96
94	146	INE053F07CA3	PVT	Secured	-do-	-do-	30,000.00	30,977.62	-do-	30,977.62
95	147	INE053F07CB1	PVT	Secured	-do-	-do-	8,470.00	8,742.51	-do-	8,742.51
96	149	INE053F07CC9	PVT	Secured	-do-	-do-	31,900.00	33,798.87	-do-	33,798.87
97	150	INE053F07CD7	PVT	Secured	-do-	-do-	25,650.00	27,351.97	-do-	27,351.97
98	151	INE053F07CQ9	PVT	Secured	-do-	-do-	30,000.00	31,941.56	-do-	31,941.56
99	152-ETF	INE053F07CR7	PVT	Secured	-do-	-do-	20,000.00	21,232.83	-do-	21,232.83
100	153	INE053F07CS5	PVT	Secured	-do-	-do-	59,912.00	61,800.95	-do-	61,800.95
101	154	INE053F07CT3	PVT	Secured	-do-	-do-	46,520.00	47,986.72	-do-	47,986.72
102	155	INE053F07CU1	PVT	Secured	-do-	-do-	30,000.00	30,695.93	-do-	30,695.93
103	156	INE053F07CV9	PVT	Secured	-do-	-do-	19,545.00	20,193.62	-do-	20,193.62
104	157	INE053F07CW7	PVT	Secured	-do-	-do-	13,750.00	14,180.36	-do-	14,180.36
105	158	INE053F08098	PVT	Unsecured	-do-	Not applicable	19,940.00	21,089.41	-do-	21,089.41
106	159	INE053F08106	PVT	Unsecured	-do-	-do-	29,809.00	31,249.50	-do-	31,249.50
107	160	INE053F08114	PVT	Unsecured	-do-	-do-	46,930.00	49,144.52	-do-	49,144.52
108	161	INE053F08122	PVT	Unsecured	-do-	-do-	40,000.00	41,615.30	-do-	41,615.30
109	162	INE053F08155	PVT	Unsecured	-do-	-do-	50,000.00	51,218.63	-do-	51,218.63
110	163-ETF	INE053F08163	PVT	Unsecured	-do-	-do-	11,800.00	12,024.32	-do-	12,024.32



14,20,865.46      14,79,431.13

14,20,865.46      14,79,431.13